

Texas Department of Insurance

Long-Term Care Insurance Personal Worksheet - Rate Increase History

A company may state it has never increased rates under any prior individual or group policy forms in this state or any other state. The issuer shall list each premium increase it has instituted on this or similar individual or group policy forms in this state or any other state during the last 10 years. The list shall specify the individual or group policy form, the calendar years the form was available for sale, and the calendar year and the amount (percentage) of each increase. The insurer shall provide minimum and maximum percentages if the rate increase is variable by rating characteristics. The insurer may provide, in a fair manner, additional explanatory information as appropriate.

States	Policy Form	Years Available for Sale	Year of Rate Increase	Percentage Rate Increase
Alaska	97045 Series	1997 - 2001	2012	37% average increase minimum 9% increase maximum 40% increase
New Hampshire	97045 Series	1997 - 2001	2012	37% average increase minimum 9% increase maximum 40% increase
Illinois	97045 Series	1997 - 2001	2012	37% average increase minimum 9% increase maximum 40% increase
Michigan	97045 Series	1997 - 2001	2012	37% average increase minimum 9% increase maximum 40% increase
West Virginia	97045 Series	1997 - 2001	2012	37% average increase minimum 9% increase maximum 40% increase
Wyoming	97045 Series	1997 - 2001	2012	37% average increase minimum 9% increase maximum 40% increase
Alabama	97045 Series	1997 - 2001	2012	37% average increase minimum 9% increase maximum 40% increase
Oklahoma	97045 Series	1997 - 2001	2012	23.7% average increase minimum 9% increase maximum 25% increase
Maryland	97045 Series	1998 - 2002	2012	15% average increase minimum 9% increase maximum 15% increase
Georgia	97045 Series	1997 - 2001	2012	12% average increase minimum 9% increase maximum 12% increase
Ohio	97045 Series	1997 - 2001	2012	20.7% average increase minimum 0% increase maximum 29% increase
Wisconsin	97045 Series	1998 - 2001	2012	22.4% average increase minimum 9% increase maximum 40% increase
Kentucky	97045 Series	1997 - 2001	2012	37% average increase minimum 9% increase maximum 40% increase
Tennessee	97045 Series	1997 - 2001	2012	37% average increase minimum 9% increase maximum 40% increase
Kansas	97045 Series	1997 - 2001	2012	10% average increase minimum 9% increase maximum 10% increase